



RightOpt®



There's a new way to receive the health care insurance you need.

RightOpt®

Now that you are retiring and/or nearing age 65, you are becoming eligible for Medicare. As a result, your group health insurance through the Atlanta Plumbers and Steamfitters Retiree Health and Welfare Fund (the Retiree Fund) will end. However, the Retiree Fund will continue to provide you with resources to select and pay for your new health care insurance.

The Retiree Fund has selected RightOpt, a private health insurance exchange, to help you enroll in new medical, prescription drug, vision and dental plans that best meet your health care needs and

budget. Through RightOpt, you have access to licensed and experienced agents, called Advocates. They will help you determine your health insurance needs, evaluate your plan options and costs, and enroll you in high-quality coverage.

When you enroll in a medical plan through RightOpt, the Retiree Fund will continue to help you pay for your new insurance by providing you with a tax-free subsidy of \$220 per month via a Health Reimbursement Arrangement (HRA). To receive the HRA, you must continue to pay for your monthly member contributions for benefit coverage.

RightOptRetiree.com/Local72 | 888-535-5802

RightOpt hours: 8 a.m. - 5 p.m. Eastern time, Monday - Friday.

RightOpt's Services

When you become eligible for Medicare, you have access to numerous insurance options and companies, as well as several ways to enroll in insurance. There are many advantages to enrolling in coverage through RightOpt vs. searching for insurance on your own or enrolling through local agents/brokers who have a vested interest in selling their own plans.



A trusted partner

The Retiree Fund selected RightOpt to provide you with information and the unbiased personal assistance you need when exploring your insurance options. RightOpt's Advocates are not paid a commission for assisting you or enrolling you in a plan.



Personal assistance

Why try to figure out complex Medicare-related information and choices on your own? RightOpt's Advocates are available to help you one-on-one over the phone – and while you're on the RightOpt website – and can answer your questions about Medicare, your insurance options and enrollment. You always have a go-to resource before, during and even after enrollment.



Help with understanding how to use your HRA

When you enroll in a medical plan through RightOpt, the Retiree Fund will provide you with a tax-free subsidy of \$220 per month via a Health Reimbursement Arrangement (HRA). You can use HRA funds to help pay for premiums of the Medicare Advantage, Medigap or Medicare Prescription Drug plan of your choice. HRA funds can also be used for other eligible out-of-pocket health care expenses, such as copayments for doctor office visits, in addition to Medicare Part B, dental and vision insurance premiums.



Ongoing health advocacy

Those who enroll in a medical plan through RightOpt receive free access to our health advocacy service, which can help you with a variety of health care and insurance-related issues.



No cost to you.

It does not cost you anything to use any of RightOpt's services.

Four steps to getting enrolled in your new insurance:

STEP 1

Enroll in Medicare (if you haven't already).

Original Medicare includes Part A (hospital insurance) and Part B (medical insurance to help cover doctor appointments and other outpatient services).

You can sign up for Medicare Part A and Part B during a seven-month period that begins three months before the month you turn 65, includes the month you turn 65, and ends three months after the month you turn 65. For more information and an eligibility calculator, visit www.medicare.gov.

Medicare Enrollment Period



To sign up for Medicare:

- Visit your Social Security office;
- Call 800-772-1213 (TTY 800-325-0778); or
- Apply online: www.ssa.gov.

You must enroll in Medicare Parts A and B before you can enroll in supplemental Medicare coverage through RightOpt.

STEP 2

Determine what type of supplemental Medicare coverage you need.

Since Medicare does not pay for all health care costs, most Medicare-eligible retirees purchase additional, or supplemental, insurance to pay for expenses not covered by Medicare. These expenses include copayments for doctor office visits, your annual Part B deductible, and coinsurance, which is generally 20 percent of your Part B expenses.

You have several options for supplemental Medicare insurance. Your RightOpt Advocate can help explain the differences among the many Medigap and Medicare Advantage plans available in your area. They use tools to determine your estimated out-of-pocket costs for plans and rank them according to total estimated health care costs and your priorities.

STEP 3

Decide if you want/need prescription drug coverage (Part D).

Most retirees add a prescription drug plan, especially if they:

- Enroll in a supplemental plan that does not include prescription drug coverage
- Have significant drug costs or want the security of insurance to protect against higher drug costs in the future
- Want to avoid a late enrollment penalty if they decide to add prescription drug coverage at a later date.



Please note: If you have other creditable prescription drug coverage through the VA or TRICARE, for example, you may consider medical insurance without prescription drug coverage. Your RightOpt Advocate can help you evaluate your options.

STEP 4

Learn more and enroll.

We understand that you will have questions about these changes to your benefits. For more information:

- Visit RightOptRetiree.com/Local72 to learn more about Medicare, watch educational videos and access the RightOpt Enrollment Guide. (Under the My Resources tab, click on Enrollment Materials.)
- Call RightOpt to speak with an Advocate who can answer all of your questions, help you compare plans and enroll you in coverage.

When to enroll

If you want medical insurance in addition to benefits provided by Medicare Part A and Part B, you need to enroll in supplemental Medicare insurance.

Your health care insurance through the Retiree Fund will end on the first of the month in which you turn age 65. (If your birthday falls on the first of the month, your coverage will end on the first of the month prior to your 65th birthday.) If you do not enroll in supplemental Medicare insurance before your Retiree Fund medical insurance ends, you could have a gap in coverage. Contact RightOpt to learn more about your enrollment period.

RightOpt[®]

Contact RightOpt:

RightOptRetiree.com/Local72

888-535-5802 from 8 a.m. to 5 p.m. Eastern time,
Monday through Friday

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